

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

IN RE: **MICHAEL J. RUTKOWSKI**

Case Number: 18-51686-MLO
Chapter 13
Judge OXHOLM

Debtors.

WILLIAM D. JOHNSON (P54823)
ACCLAIM LEGAL SERVICES, P.L.L.C.
8900 E. 13 Mile Rd.
Warren, MI 48093
(248) 443-7033

PROPOSED CHAPTER 13 PLAN MODIFICATION

Debtor proposes to modify the confirmed Plan pursuant to LBR 3015-2(b) as follows:

- Debtor's Plan payment is hereby decreased to \$1,345.00 semi-monthly beginning with payment due on August 7, 2019.
- Debtor's Plan payment shall increase to \$1,545.30 semi-monthly beginning January 6, 2012.
- Debtor's Plan payment shall increase to \$1,705.00 semi-monthly beginning October 7, 2022.

The reduction in the Plan payment is necessary as Debtor's health insurance premiums have increased, therefore reducing the amount available to fund plan.

Following is the effect of this modification on the following classes:

Class One: no adverse impact.
Class Two: no adverse impact.
Class Three: n/a
Class Four: no adverse impact.
Class Five: n/a
Class Six: no adverse impact.
Class Seven: n/a
Class Eight: n/a
Class Nine: no adverse impact

Dated: August 9, 2019

/s/ William D. Johnson
WILLIAM D. JOHNSON (P54823)
Acclaim Legal Services, PLLC
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033
filing@acclaimlegalservices.com

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PROPOSED ORDER MODIFYING CHAPTER 13 PLAN

This matter having come before the Court upon Debtor's Notice of Proposed Chapter 13 Plan Modification, no objections having been filed, a certificate of no objection having been filed, and the Court being otherwise fully advised on the premises;

IT IS HEREBY ORDERED that the following modifications to the Chapter 13 Plan are hereby effective:

- Debtor's Plan payment is hereby decreased to \$1,345.00 semi-monthly beginning with payment due on August 7, 2019.
- Debtor's Plan payment shall increase to \$1,545.30 semi-monthly beginning January 6, 2012.
- Debtor's Plan payment shall increase to \$1,705.00 semi-monthly beginning October 7, 2022.

IT IS FURTHER ORDERED that in all other respects the confirmed Plan, as last modified, remains in full force and effect.

EXHIBIT A

**UNITED STATES BANKRUPTCY COURT
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(248) 443-7033

Notice of Deadline to Object to Proposed Chapter 13 Plan Modification

The deadline to file an objection to the attached proposed chapter 13 plan modification is 21 days after service.

If no timely responses are filed to a proposed post-confirmation plan modification, the proponent may file a certificate of no response and request entry of an order approving the plan modification.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the debtor, the proponent of the plan modification, the trustee and any objecting parties. In that event, the plan modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed chapter 13 plan modification shall be served on the following:

Tammy L. Terry, Chapter 13 Trustee
535 Griswold, Suite 2100
Detroit, MI 48226

Acclaim Legal Services, PLLC
8900 E. 13 Mile Road
Warren, MI 48093

Dated: August 9, 2019

/s/ William D. Johnson
WILLIAM D. JOHNSON (P54823)
Acclaim Legal Services, PLLC
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033
filing@acclaimlegalservices.com

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IN RE: **MICHAEL J. RUTKOWSKI**

Case Number: 18-51686-MLO
Chapter 13
Judge OXHOLM

Debtors.

WILLIAM D. JOHNSON (P54823)
ACCLAIM LEGAL SERVICES, P.L.L.C.
8900 E. 13 Mile Rd.
Warren, MI 48093
(248) 443-7033

PROOF OF SERVICE

LEANNA B. SIKES, hereby certifies that on August 9, 2019 she served a copy of the following documents electronically or by the United States Postal Service:

- Notice of Proposed Post-Confirmation Modification
- Proposed Order
- Proof of Service

upon:

Tammy L. Terry, Chapter 13 Trustee
535 Griswold, Suite 2100
Detroit, MI 48226

All parties on the attached Matrix

Dated: August 9, 2019

/s/ Leanna B. Sikes
Leanna B.Sikes
Acclaim Legal Services, PLLC
8900 E. 13 Mile Road
Warren, MI 48093
(248) 443-7033
filing@acclaimlegalservices.com



13Network

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Recently Accessed Cases 18-51686-MLO Michael J. R

18-51686-MLO Michael J. Rutkowski (xxx-xx-9849) 14031 Greentrees • Riverview • MI • 48193 \$1,573.30 SM/ Bar Date(s): 11/1/2018 (has passed) 2/19/20

Confirmed: 3/22/2019

Case Status: Active, Open Case



Trustee: Tammy L. Terry

Attorney: ACCLAIM LEGAL SERVICES, PLLC

The data on these pages has not been audited and is provided for general information only.

5 Month(s) since Confirmation UP = \$43,680.00 TPI = \$29,083.10 TPILR = \$29,083.10 BOH = \$2,894.32 BOH+FEES = \$3,146.00								
Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Mo
ATTORNEY FEE, CLS 2								
1	ACCLAIM LEGAL SERVICES, PLLC	\$8,917.59						
ARREARS,								
2	ADDED CREDITOR	\$2,500.00		\$2,500.00			\$2,500.00	
3	ADDED CREDITOR							
LEASE								
4	ADDED CREDITOR							
ADM EXP CLAIM								
5	ADDED CREDITOR							
CONT Lease, Sec or Vehicle,								
6	ADDED CREDITOR							
7	ADDED CREDITOR							
LEASE or SECURED GAP								
8	ADDED CREDITOR							
MORTGAGE								
9	ADDED CREDITOR							
10	ADDED CREDITOR							
PRIORITY								
11	ADDED CREDITOR							
12	ADDED CREDITOR							
SECURED								
13	ADDED CREDITOR							
14	ADDED CREDITOR							
VEHICLE								
15	ADDED CREDITOR							
16	ADDED CREDITOR							
SPECIAL UNS								
17	MI UIA - RESTITUTION	\$23,264.15		\$23,264.15			\$23,264.15	
WATER BILL								
18	ADDED CREDITOR							
ASSOCIATION DUES CONTINUING								
19	ADDED CREDITOR							
20	ADDED CREDITOR							
SECURED CLASS 5.1 EMPmts								
21	ADDED CREDITOR							
22	ADDED CREDITOR							
VEHICLE CLASS 5.1 EMPmts								
23	ADDED CREDITOR							
24	ADDED CREDITOR							
WATER CLASS 5.1 EMPmts								
25	ADDED CREDITOR							
26	ADDED CREDITOR							
TAXES CLASS 5.1 EMPmts								
27	ADDED CREDITOR							
28	ADDED CREDITOR							
MORTGAGE ESCROW CONTINUING								
29	ADDED CREDITOR							
30	ADDED CREDITOR							
ARREARS * REVERSE MORTGAGE								
31	ADDED CREDITOR							
32	ADDED CREDITOR							
M-MORTGAGE Ongoing monthly payment								
33	Selene Finance					\$1,108.05	\$60,942.75	
34	WELLS FARGO BANK					\$399.78	\$21,987.90	
A-MORTGAGE ARREARS Pre-Petition								
35	Selene Finance	\$22,168.09		\$22,168.09			\$22,168.09	
36	WELLS FARGO BANK	\$5,596.92		\$5,596.92			\$5,596.92	
A -MORTGAGE ARREARS (post/pre GAP)								
37	Selene Finance	\$7,756.35		\$1,206.29			\$1,206.29	
38	WELLS FARGO BANK	\$2,798.46		\$435.23			\$435.23	
SECURED CLASS 5.3 EMPmts								
39	ADDED CREDITOR							
40	ADDED CREDITOR							
NTIS ARREARS								
41	ADDED CREDITOR							

 Change Line# 0 OK Plan Terms 55 Calc Unsecured % 0 Calc Due to Creditors: \$1,638.95 \$150,110.00
 In from Debtor: \$2,690.00 \$151,096.00

Restart

Trustee's % 8

Lump Sum \$ 3,146.00

Delete Line 0 OK

Debtor 1 Pay Schedules

Who's Paying	Amount	Schedule	Upd	Calc
TENNECO AUTOMOT	\$1,345.00	SEMI-MONTHLY	\$?
Michael J. Rutk	\$0.00	WEEKLY	\$?

Debtor 2 Pay Schedules

Who's Paying	Amount	Schedule	Upd
DEBTOR	\$0.00	WEEKLY	\$

Tammy L. Terry - Detroit, MI

Your Chapter 13 Information Management System

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ATTACHMENT 1

LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY:

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF EQUITY	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE					
14031 Greentrees Riverview, MI 48193 Wayne County	170,000.00	248,806.00	0.00	0.00	0.00
PERSONAL RESIDENCE (total)	170,000.00	248,806.00	0.00	0.00	0.00
REAL ESTATE OTHER THAN PERSONAL RESIDENCE	0.00	0.00	0.00	0.00	0.00
HHG/PERSONAL EFFECTS					
Household Goods & Furnishing	3,000.00	0.00	3,000.00	3,000.00	0.00
HHG/PERSONAL EFFECTS (total)	4,851.00	0.00	4,851.00	4,851.00	0.00
JEWELRY					
Jewelry	200.00	0.00	200.00	200.00	0.00
JEWELRY (total)	200.00	0.00	200.00	200.00	0.00
CASH/BANK ACCOUNTS					
Cash	10.00	0.00	10.00	10.00	0.00
CASH/BANK ACCOUNTS (total)	1,010.00	0.00	510.00	510.00	0.00
VEHICLES					
2013 Honda Accord 48000 miles	12,800.00	15,311.00	0.00	0.00	0.00
2014 Chrysler Town & Country 70000 miles	13,000.00	5,581.00	7,419.00	7,419.00	0.00

1998 Harley Davison motorcycle	6,000.00	7,719.00	0.00	0.00	0.00
2011 Cadillac CTS 78000 miles	11,850.00	16,026.00	0.00	0.00	0.00
VEHICLES (total)	43,650.00	44,637.00	7,419.00	7,419.00	0.00
OTHER (itemize)					
Federal/State: 2018 anticipated tax refunds	700.00	0.00	700.00	700.00	0.00
Term life insurance policy - Metropolitan Beneficiary: non-filing spouse	1.00	0.00	1.00	1.00	0.00
term policy - Allstate Beneficiary: non filing spouse	1.00	0.00	1.00	1.00	0.00
OTHER (total)	702.00	0.00	702.00	702.00	0.00

Amount available upon liquidation	\$	<u>0.00</u>
Less administrative expenses and costs	\$	<u>725.25</u>
Less priority claims	\$	<u>0.00</u>
Amount Available in Chapter 7	\$	<u>0.00</u>

Label Matrix for local noticing
0645-2
Case 18-51686-mlo
Eastern District of Michigan
Detroit
Fri Aug 9 15:36:28 EDT 2019

Barclays Bank Delaware
Attn: Correspondence
Po Box 8801
Wilmington, DE 19899-8801

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130-0285

Chrysler Financial/TD Auto Finance
Attn: Bankruptcy
Po Box 9223
Farmington Hills, MI 48333-9223

Department Stores National Bank
c/o Quantum3 Group LLC
PO Box 657
Kirkland, WA 98083-0657

Ditech
Attn: Bankruptcy
Po Box 6172
Rapid City, SD 57709-6172

Harley-Davidson Credit Corp.
PO Box 9013
Addison, Texas 75001-9013

William D. Johnson
Acclaim Legal Services
8900 E. 13 Mile Rd.
Warren, MI 48093-2206

LVNV Funding/Resurgent Capital
Po Box 10497
Greenville, SC 29603-0497

MTGLQ Investors, L.P.
Attention Cashiering
9990 Richmond Avenue, Suite 400 South
Houston, TX 77042-4546

Ally Bank
PO Box 130424
Roseville, MN 55113-0004

Heather R. Burnard
31440 Northwestern Highway
Suite 200
Farmington Hills, MI 48334-5422

Capital One Bank (USA), N.A.
PO Box 71083
Charlotte, NC 28272-1083

Citibank/Goodyear
Citibank Corp/Centralized Bankruptcy
Po Box 790034
St Louis, MO 63179-0034

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Ford Motor Credit Company
Szuba & Associates PLLC
40600 Ann Arbor Rd., Ste. 100
Plymouth, MI 48170-4675

Huntington Natl Bk
Attn: Bankruptcy
Po Box 340996
Columbus, OH 43234-0996

Kohls/Capital One
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051-5660

Lincoln Automotive Financial Service
Attn: Bankruptcy
Po Box 542000
Omaha, NE 68154-8000

Merrick Bank/CardWorks
Attn: Bankruptcy
Po Box 9201
Old Bethpage, NY 11804-9001

Ally Financial
Attn: Bankruptcy Dept
Po Box 380901
Bloomington, MN 55438-0901

Ryan Byrd
1650 West Big Beaver Road
Troy, MI 48084-3534

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Credit One Bank
Attn: Bankruptcy
Po Box 98873
Las Vegas, NV 89193-8873

Discover Financial
Po Box 3025
New Albany, OH 43054-3025

Harley Davidson Financial
Po Box 21829
Carson City, NV 89721-1829

Shannon W. Husband
Cadillac Place
3030 W. Grand Blvd
Ste 9-600
Detroit, MI 48202-6030

LVNV Funding, LLC its successors and assigns
assignee of MHC Receivables, LLC and
FNBM, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

MERRICK BANK
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

Michigan Unemployment Insurance Agency
3030 W. Grand Blvd., Ste 9-600
Detroit, MI 48202-6030

Michigan Unemployment Insurance Agency
c/o Shannon W. Husband
3030 W. Grand Blvd., Ste. 9-600
Detroit, MI 48202-6030

Midland Funding
2365 Northside Dr Ste 300
San Diego, CA 92108-2709

Midland Funding LLC
PO Box 2011
Warren, MI 48090-2011

OneMain
PO Box 3251
Evansville, IN 47731-3251

OneMain Financial
Attn: Bankruptcy
601 Nw 2nd Street
Evansville, IN 47708-1013

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Ryan Allen Paree
8900 E. Thirteen Mile Road
Warren, MI 48093-2206

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
CF Medical LLC
PO Box 788
Kirkland, WA 98083-0788

Real Time Resolutions, Inc.
1349 Empire Central Drive, Suite #150
Dallas, Texas 75247-4029

Brian D. Rodriguez
8900 E. 13 Mile Road
Warren, MI 48093-2206

Rushmore Loan Management Services, LLC
P.O. Box 55004
Irvine, CA 92619-5004

Michael J. Rutkowski
14031 Greentrees
Riverview, MI 48193-7833

SYNCHRONY BANK
C O WEINSTEIN & RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

Santander Consumer USA Inc. d/b/a/ Chrysler
P.O. BOX 961275
FORT WORTH, TX 76161-0275

State of Michigan UIA
Benefit Overpayment Collection Sub Unit
P.O. Box 9045
Detroit, MI 48202-9045

Synchrony Bank
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank/Amazon
Po Box 965015
Orlando, FL 32896-5015

Synchrony Bank/Lowes
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank/Walmart
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896-5060

TD Auto Finance LLC
P.O. Box 16041
Lewiston, ME 04243-9523

THE HARTFORD
CENTRAL RECOVERY OFFICE
PO BOX 14272
LEXINGTON KY 40512-4272

Tammy L. Terry
Buhl Building
535 Griswold
Suite 2100
Detroit, MI 48226-3681

The Huntington National Bank
P O Box 89424
Cleveland OH 44101-6424

Trott Law, PC
31440 Northwestern Hwy., Ste. 200
Farmington Hills, MI 48334-5422

Visa Dept Store National Bank/Macy's
Attn: Bankruptcy
Po Box 8053
Mason, OH 45040-8053

WILBER & ASSOCIATES FOR THE HARTFORD
210 LANDMARK DRIVE
NORMAL, IL 61761-2119

Wells Fargo Bank, N.A.
1000 Blue Gentian Road
N9286-01Y
Eagan, MN 55121-7700

(p)WELLS FARGO BANK NA
WELLS FARGO HOME MORTGAGE AMERICAS SERVICING
ATTN BANKRUPTCY DEPT MAC X7801-014
3476 STATEVIEW BLVD
FORT MILL SC 29715-7203

Edmund Yee
280 W. Maple Road
Suite 220
Birmingham, MI 48009-3344

eCAST Settlement Corporation
PO Box 29262
New York NY 10087-9262

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

Wells Fargo Hm Mortgag
8480 Stagecoach Cir
Frederick, MD 21701

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Ditech Financial LLC

(u)Rushmore Loan Management Services, LLC

(d)TD Auto Finance LLC
P.O. Box 16041
Lewiston, ME 04243-9523

End of Label Matrix	
Mailable recipients	60
Bypassed recipients	3
Total	63